



Making a Difference for Life – Insurance News



Knights of Columbus - Protecting Families for Generations
KC Fraternal Benefits....."Where you have Ownership"!!!
Br. Joe Melancon, FIC

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"It is a strange anomaly that men should be careful to insure their houses, their ships, and their merchandise, and yet neglect to insure their lives; surely the most important of all to their families and more subject to loss." - Benjamin Franklin

Knights of Columbus insurance has been "Making a Difference for Life" for more than 120 years. Since our founding in 1882, our primary mission has been to protect families against the financial ruin caused by the death of the breadwinner. Today we do this, and help families secure their financial futures, through our top-rated portfolio of life insurance, long term care insurance and annuity products. Let us begin "Making a Difference for Life" in yours. Contact your Field Agent today.

I am happy to meet with you – at your convenience and in your home – to explain in detail the benefits of opening a Knights of Columbus IRA, ROTH-IRA or tax deferred annuity, along with the benefits of our top-rated Life Insurance and Long Term Care Insurance plans.

As you ponder all the things that may not work out as you proceed toward retirement, think about one thing you can do to help yourself – opening a Knights of Columbus annuity. It's reasonably priced (\$300 to start), guaranteed, and controlled by someone you trust – you!

New Field Agent – Joe Melancon

Council 4828 and several other councils in northern Nevada have a new field agent. Br. Joe Melancon, from our own council, has taken on a new career path as a Knights of Columbus Insurance Field Agent.

To contact me with regards to any of your insurance needs, please call me at 775-427-5281 or e-mail me at joseph.melancon1@kofc.org.

Fraternally, Your Brother and Field Agent,
Joe Melancon

If you are not currently an insurance member, or if you are an insurance member and would simply like to review your current policies for possible changes or adjustments, please get in touch with Br. Joe. Also, don't forget about the annuity and long-term care plans that are now offered by the Knights of Columbus.

NEW MEMBERS, ASK ABOUT OUR NEW MEMBER ANNUITY PLAN!!!

Br. Joe would be more than happy to talk to you about all of the products that the Knights have to offer. He can be reached by calling him at the numbers or EMAIL address listed above.

April Article

FRATERNAL YEAR – STAR COUNCIL

Now is the time to be looking ahead and taking stock of attaining your council's Coveted Star Council Award Goals. The June 30, 2010 deadline will come quickly enough. I will help you in any way I can to meet those goals for the 2009-2010 Fraternal year. I'm certainly committed to helping on the insurance side, but I'll be glad to help on the membership side as well.

March Article

"TAX DAY IS JUST AROUND THE CORNER"

April 15 - tax day - is right around the corner. It's become popular this time of year to encourage the opening of an IRA, ROTH-IRA or similar retirement annuity, or the depositing of additional funds into an existing account, as a tax savings vehicle. A secondary approach is to tout the rate of interest that money in one of these accounts can earn. Let me join the chorus of folks encouraging you to open or add funds to an annuity, but for a different reason.

If you know an eligible Catholic man who might be interested in joining the Order (and who among us doesn't), he's probably just waiting to be asked. I can help you, either by approaching him myself, or by "coaching" you – transferring sales skills that you can use to recruit him and other prospects. As always, I'm at your service.

Certainly, contributing money to Knights of Columbus IRA annuity will allow you to save some money on your income tax return. And our annuities do pay a very competitive interest rate, consistent with our primary goal of absolute safety of principal. Opening or adding to an annuity for these reasons, however, strikes me as taking a short-term view of a product that is designed to provide long-term security. How much security? How does a guaranteed retirement income that you cannot outlive – sound to you?

Let's continue our momentum for attaining those goals and objectives that are so critical to the growth of your council: Recruitment, Insurance members and council activities.

Here at the Knights of Columbus, you can open a retirement annuity for as little as \$300. Consistent and disciplined savings placed into that annuity over time can guarantee you an income at retirement that you cannot outlive. That guarantee – along with the fact that no one has ever lost money left in a Knights of Columbus annuity (remember – absolute safety of principal), really will provide you with peace of mind.

With all of us working together, our fraternal leaders and our professional field force, we can help the Order to continue to grow and obtain the Coveted Star Council Award.

I'm at (775) 427-5281 or joseph.melancon1@kofc.org. Call me – let's talk.

Fraternally,
Joe Melancon, FIC

My Mission: Provide every Catholic man the opportunity to create a Legacy and a Financial Lifeboat for his family and his passion.

Annual Membership Dues in Arrears

At this time, we still have 18 members who still have not submitted their 2010 membership dues, which were due at the beginning of January. "Second Notice" letters were forwarded several weeks ago and the "Knight Alert" notices will be prepared and forwarded within the next couple of weeks. For reference, regular membership dues are \$30.00 and Honorary member dues are \$10.00. In addition, there was also a \$2.00 assessment for the Supreme Council's "Culture of Life" fund and a \$5.00 optional fee to support the Nevada State Council's 365-Club fund. Remember that your membership is important to the Council and to the Order, but we cannot afford to "carry" members because we incur annual charges from both the State and Supreme Councils on a per-capita basis. Paying these fees out of other member's dues or from other Council funds reduces the amount of charitable functions we can support. Therefore, If you are one of the members who have not yet paid your dues, please submit them to the Financial Secretary, immediately. If you are having financial difficulty, please let us know so that other arrangements can be made.

Also, if you haven't forwarded your annual membership questionnaire with any applicable updates to your address, phone numbers, EMAIL address, etc. to the Financial Secretary, please do so right away. It is very important that we maintain accurate data in our local membership records and also through the State and Supreme Councils.